

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: MAURICIO B. PICHARDO	§	Case No. 06-70616
MELONIE D. PICHARDO	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/12/2006.
- 2) The plan was confirmed on 10/13/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/18/2009.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$12,601.41.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 29,774.23	
Less amount refunded to debtor	\$ 513.49	
NET RECEIPTS		\$ 29,260.74

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,700.00	
Court Costs	\$ 205.50	
Trustee Expenses & Compensation	\$ 2,005.77	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,911.27
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	2,700.00	2,700.00	2,700.00	2,700.00	0.00
HEIGHTS FINANCE	Sec	3,200.00	1,790.37	1,790.37	1,790.37	169.25
HEIGHTS FINANCE	Uns	1.00	0.00	0.00	0.00	0.00
ANDERSON DODGE	Uns	2,153.08	2,153.08	2,153.08	2,153.08	0.00
ARROW FINANCIAL	Uns	467.90	NA	NA	0.00	0.00
BRENNAN & CLARK LTD.	Uns	820.60	NA	NA	0.00	0.00
C.B. ACCOUNTS	Uns	1,152.15	1,996.02	1,996.02	1,996.02	0.00
CAMELOT RADIOLOGY	Uns	318.00	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY	Uns	177.23	NA	NA	0.00	0.00
CHECK IT	Uns	53.00	378.00	378.00	378.00	0.00
COMMONWEALTH EDISON	Uns	350.00	NA	NA	0.00	0.00
CROSBY & ASSOCIATES	Uns	300.00	NA	NA	0.00	0.00
DARMON ORTHODONTICS	Uns	3,800.00	NA	NA	0.00	0.00
ER SOLUTIONS	Uns	19.75	NA	NA	0.00	0.00
G.C. SERVICES	Uns	196.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Uns	923.24	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	300.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	2,000.00	11,344.60	11,344.60	11,344.60	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
OSF COMMON BUSINESS OFFICE	Uns	2,554.00	NA	NA	0.00	0.00
OSF ST ANTHONY MEDICAL	Uns	389.40	389.00	0.00	0.00	0.00
PROFESSIONAL BINGO GRAPHICS	Uns	295.00	NA	NA	0.00	0.00
RICKENBACKER GROUP	Uns	195.00	NA	NA	0.00	0.00
ROCKFORD HEALTH SYSTEMS	Uns	397.70	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	2,866.05	2,866.05	2,866.05	2,866.05	0.00
ROCKFORD UROLOGICAL	Uns	25.40	NA	NA	0.00	0.00
SECURITY FINANCE	Uns	540.00	655.12	655.12	655.12	0.00
TRIBUTE GOLD MASTERCARD	Uns	638.95	798.32	798.32	798.32	0.00
U.S. CELLULAR	Uns	1,040.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	804.18	804.18	804.18	804.18	0.00
VILLA DI ROMA	Uns	52.00	NA	NA	0.00	0.00
WAL-MART STORES, INC.	Uns	115.99	NA	NA	0.00	0.00
WINNEBAGO COUNTY CHECK	Uns	253.60	NA	NA	0.00	0.00
JAN FANARA	Uns	0.00	NA	NA	0.00	0.00
FCNB MASTERTRUST	Uns	0.00	198.54	198.54	198.54	0.00
NICOR GAS	Uns	0.00	941.34	941.34	941.34	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	40.00	40.00	40.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	214.60	214.60	214.60	0.00
CLERK OF U.S. BANKRUPTCY	Adm	205.50	205.50	205.50	205.50	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 1,790.37	\$ 1,790.37	\$ 169.25
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 1,790.37	\$ 1,790.37	\$ 169.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 22,389.85	\$ 22,389.85	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,911.27	
Disbursements to Creditors	\$ 24,349.47	
TOTAL DISBURSEMENTS:		\$ 29,260.74

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/28/2009

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.